

Liability Insurance

Insurance Product Information Document

Company: Qdos

Insurer: HCC International Insurance Company plc

Product: Liability Insurance Policy

Qdos is a trading name of Qdos Broker & Underwriting Services Limited, authorised and regulated by the Financial Conduct Authority. This insurance is underwritten by HCC International Insurance Company plc which is registered in the United Kingdom. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference number: 202655.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. Please note that if a word or term is capitalised, it has a specific meaning. For the definition, please review the 'Understanding your policy' section of the full policy wording.

What is this type of insurance?

This is a Liability Insurance policy.

Statement of Demands & Needs

Employers Liability meets the demands and needs of customers who wish to be indemnified against legal defence costs and/or compensation that may become payable in the event that the insured causes injury or illness to an employee.

Public Liability meets the demands and needs of customers who wish to be indemnified against legal defence costs and/or compensation that may become payable in the event that the insured causes injury to a third party, or damage to a third party's property.



What's insured?

Section 1. Employers Liability

- ✓ Your legal liability for Bodily Injury sustained by your employees during the course of their employment in your business
- ✓ Claimant's legal costs
- ✓ Your legal defence costs and claims handling expenses

Section 2/3. Public/Products/Pollution Liability

- ✓ Your legal liability for accidental Bodily Injury and loss of or damage to tangible property
- ✓ Liability arising out of the supply of products
- ✓ Liability for damage caused by sudden and accidental pollution
- ✓ Claimant's legal costs
- ✓ Your defence costs and claims handling expenses



What's not insured?

Section 1. Employers Liability

- ✗ Accidents that are covered under compulsory Motor insurance
- ✗ Hazardous activities
- ✗ War and Nuclear risks

Section 2/3. Public/Products/Pollution Liability

- ✗ Bodily Injury sustained by your employees
- ✗ Property you own or which is in your care, custody or control
- ✗ Liability arising from the use of motor vehicles, watercraft and aircraft
- ✗ Contractual penalties
- ✗ Product guarantee and recall
- ✗ War and Nuclear risks
- ✗ Terrorism
- ✗ Asbestos
- ✗ Professional negligence
- ✗ Aircraft and safety-critical automotive and marine products
- ✗ Liability in any way connected with loss of or damage to helicopters as a result of refuelling operations

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What's not insured? *Cont'd.*

- ✘ Liability arising from or as a consequence of Loss of destruction of or loss of use of any exploration or production bore, hole, or well, or of any equipment used in relation to the same
- ✘ Liability arising from or as a consequence of the cost of controlling/preventing any fire or escape of any substance from any exploration or production bore, hole or well
- ✘ Liability arising out of loss of or damage to any Superstructure, property lifted and/or moved by cranes or other lifting devices



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy schedule.



Where am I covered?

- ✓ The Territorial Limit applicable for this policy is the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands and the Isle of Man or an offshore installation within the territorial waters of the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Employers Liability section: the Territorial Limit is as described above and for temporary visits abroad by employees who are ordinarily resident in the Territorial Limit.
- ✓ Public/Products Liability section: the Territorial Limit is as described above and for temporary visits anywhere in the world. other than the USA or Canada (unless indicated otherwise via endorsement to this policy).



What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must take reasonable precautions to prevent loss or damage and to comply with all obligations and regulations imposed by any authority.
- You are required to notify Qdos of all material facts and alterations to the risk which come light during the period of cover.
- You must advise Qdos or the Insurer as soon as reasonably practicable of any incident that may give rise to a claim and forward any correspondence you receive in respect of any potential claim without delay.



When and how do I pay?

- Payment can be made online or over the phone with a Qdos representative.
- Payment can be in full or monthly.
- If opting to pay in full, payment is due on or before the policy start date by credit/debit card or bank transfer.
- If opting to pay monthly:
 - o An initial payment is due on or before the start date by credit/debit card or bank transfer. This will represent 1/12th of the policy premium.
 - o The remaining instalments are due by direct debit. Payment can be collected on 7th, 14th, or 21st of the month. A direct debit instruction must be set up within the first month of policy cover, otherwise the policy will be cancelled.
 - o When paying by direct debit, a £23.00 Direct Debit fee will be charged annually alongside the initial instalment.



When does the cover start and end?

- This is an annual policy; the start date can be selected during your application.
- The start date can be today, or any date within the 30 days following your application. The policy cannot be backdated.
- The period of insurance will be specified in your policy schedule.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting Qdos.
 - o If you cancel within the first 14 days, you will be entitled to a full refund.
 - o If you cancel after the above, you will be entitled to a pro-rata refund after the deduction of a £20.00 cancellation fee.
 - o No refund will be provided if you cancel the policy after the insurer has paid a claim.